

Certificate Number: 02998-NJ-DE-033773639

Bankruptcy Case Number: 19-27471



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 2, 2019, at 3:09 o'clock PM EST, Jennifer L Hageman completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 2, 2019 By: /s/Gloria Wright

Name: Gloria Wright

Title: Counselor